

Five Essentials of the Internet Insurance Portal

By Representative David Clark

1. Consumer Choice - The portal must give consumers information on all of their options to enable them to decide what is best for them. The consumer needs to have full information about health plans, including price, quality, and coverage as well as public programs and subsidies.

2. Platform for Growth - We need to build a system that will work with the current structure and can support growth in the direction we want to head. For example, some people may have limited choices at present, but in the future, we hope that will expand.

3. Use Technology to our Advantage - The information must be available in easily accessible electronic format in a centralized location. We do not want to simply have a list of links to company web-sites.

4. Enhance Consulting Services through Information - Private firms (brokers, agents, consultants) should be able, but not be required, to use the portal and the information available there to promote/sell health insurance to their clients and consumers. They can also create value-added services that they can bundle with the portal.

5. Universal Application - Consumers must be able to apply/enroll in any available plan electronically.